

**Information to identify the case:**

Debtor 1	<u>Harry W. Barnum</u>	Social Security number or ITIN	xxx-xx-9865
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-16900-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Harry W. Barnum

3/11/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Harry W. Barnum  
DebtorCase No. 15-16900-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 18

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db +Harry W. Barnum, 2 Willet Court, Erial, NJ 08081-1318  
 aty +Phelan Hallinan & Schmieg, 400 Fellowship Road Ste 100, MT Laurel, NJ 08054-3437  
 cr +CENLAR FSB SERIVCER FOR NEW JERSEY HOUSING AND MOR, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +Cenlar, FSB, PO Box 77408, Ewing, NJ 08628-6408  
 cr +NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +NEW JERSEY HOUSING AND MORTGAGE NEW JERSEY HOUSING, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, Mt. Laurel, NJ 08054-3437  
 515450731 +Cenlar, Po Box 77404, Ewing, NJ 08628-6404  
 518069597 +NEW JERSEY HOUSING AND MORTGAGE ET.AL., CENLAR FSB, BK DEPARTMENT, 425 PHILLIPS BLVD.,  
 EWING NJ 08618-1430  
 515450732 +New Jersey Housing & Mortgage Finance Ag, 637 South Clinton Avenue, Trenton, NJ 08611-1811  
 515694942 +New Jersey Housing and, Mortgage Finance Agency, Cenlar FSB, 425 Phillips Blvd.,  
 Ewing, NJ 08618-1430  
 515450733 +Phelan, Hallinan & Diamond, PC, 400 Fellowship Rd Ste 100, Mt. Laurel, NJ 08054-3437  
 515450734 Toyota Financial Services, PO Box 790069, St. Louis, MO 63179-0069  
 515638699 +Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2020 00:03:04 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 12 2020 00:03:01 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515514584 EDI: AIS.COM Mar 12 2020 03:33:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 515450730 EDI: CAPITALONE.COM Mar 12 2020 03:33:00 Capital One Bank, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 515610766 +E-mail/Text: bankruptcy@cavps.com Mar 12 2020 00:03:20 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Cenlar, FSB nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor CENLAR FSB SERIVCER FOR NEW JERSEY HOUSING AND  
 MORTGAGE FINANCE AGENCY nj.bkecf@fedphe.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com  
 Kimberly A. Wilson on behalf of Debtor Harry W. Barnum k\_wilsonlaw@comcast.net,  
 courtdocs\_kwlaw@comcast.net; kwlawoffices@gmail.com  
 Melissa N. Licker on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION  
 NJ\_ECF\_Notices@mccalla.com

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 18

Date Rcvd: Mar 11, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Michael Frederick Dingerdisen on behalf of Creditor NEW JERSEY HOUSING AND MORTGAGE FINANCE  
AGENCY nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor NEW JERSEY HOUSING AND MORTGAGE NEW JERSEY HOUSING  
AND MORTGAGE nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY  
nj.bkecf@fedphe.com

TOTAL: 11